

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
April Johnson
Debtor

Case No. 15-15272-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db +April Johnson, 5856 N. 7th Street, Philadelphia, PA 19120-1306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

DIANE E. BARR on behalf of Debtor April Johnson barrdupree09@yahoo.com, dbarrcg@aol.com
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
PETER J. ASHCROFT on behalf of Creditor Regional Acceptance Corporation
pashcroft@bernsteinlaw.com,
pghecf@bernsteinlaw.com;pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

April Johnson	<u>Debtor</u>	CHAPTER 13
MidFirst Bank	<u>Movant</u>	
vs.		NO. 15-15272 SR
April Johnson	<u>Debtor</u>	
Frederick L. Reigle Esq.	<u>Trustee</u>	11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is \$2,191.59, which breaks down as follows:

Post-Petition Payments:	July 2016 through September 2016 at \$701.33
Late Charges:	July 2016 through September 2016 at \$28.05
Fees & Costs Relating to NOD/COD:	\$250.00 (\$50.00 NOD Fee; \$200.00 COD Fee)
Suspense Balance	(\$246.55)
Total Post-Petition Arrears	\$2,191.59

2. Debtor shall cure said arrearages in the following manner:

a). Beginning October 2016 and continuing through March 2017, until the arrearages are cured, Debtor shall pay the present regular monthly payment of \$701.33 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$365.27 for the months of October 2016 through February 2017 and an installment payment of \$365.24 for the month of March 2017 towards the arrearages on or before the last day of each month at the address below:

MidFirst Bank
999 North West Grand Boulevard
Oklahoma City, OK 73118

b). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 19, 2016

By: /s/ Joshua I. Goldman, Esquire
Joshua I. Goldman, Esquire
Attorneys for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322

Date: 9/27/16

Diane E. Barr Esq.
Attorney for Debtor

Date: 10/6/16

Frederick L. Reigle, Esq.
Chapter 13 Trustee

Approved by the Court this 28th day of September, 2016. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Stephen Raslavich

mailed by